

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Amanda D. Danuski
Debtor

Case No. 19-05163-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 16, 2022

User: AutoDocke
Form ID: 318

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2022:

Recip ID	Recipient Name and Address
db	+ Amanda D. Danuski, 3000 Barley Circle, Dover, PA 17315-4596
5278107	+ BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5278118	+ JOHNS HOPKINS HOSPITAL, P.O. BOX 64264, BALTIMORE, MD 21264-4264
5278122	OFFICE OF INSPECTOR GENERAL, CLAIM ACCOUNTING SECTION, PO BOX NO. 8032, HARRISBURG, PA 17105
5278109	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5278132	+ WOMEN'S HEALTHCARE GROUP, 1693 S. QUEEN STREET, YORK, PA 17403-4609

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Nov 16 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5278823	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Nov 16 2022 18:40:00	Ascendium Education Solutions, Inc., PO Box 8961, Madison WI 53708-8961
5278111	+ EDI: TSYS2	Nov 16 2022 23:43:00	BARCLAYS BANK DELAWARE, ATTN: CORRESPONDENCE, PO BOX 8801, WILMINGTON, DE 19899-8801
5278112	+ EDI: CAPITALONE.COM	Nov 16 2022 23:43:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5278113	+ EDI: WFNNB.COM	Nov 16 2022 23:43:00	COMENITYBANK/HOTTPIC, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5278114	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 16 2022 18:45:02	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
5300577	Email/PDF: resurgentbknotifications@resurgent.com	Nov 16 2022 18:44:58	CVI SGP Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
5290210	EDI: CAPITALONE.COM	Nov 16 2022 23:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5293511	Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 18:45:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5278115	EDI: DISCOVER.COM	Nov 16 2022 23:43:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 15316, WILMINGTON, DE 19850
5280691	EDI: DISCOVER.COM	Nov 16 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box

			3025, New Albany, OH 43054-3025
5278116	+ EDI: PHINGENESIS	Nov 16 2022 23:43:00	GENESIS BC/CELTIC BANK, ATTN: BANKRUPTCY, PO BOX 4477, BEAVERTON, OR 97076-4401
5278117	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 16 2022 18:40:00	GREAT LAKES HIGHER ED. CORP., ATTN: BANKRUPTCY, PO BOX 7860, MADISON, WI 53707-7860
5278110	EDI: IRS.COM	Nov 16 2022 23:43:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5298061	EDI: JEFFERSONCAP.COM	Nov 16 2022 23:43:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
5278119	^ MEBN	Nov 16 2022 18:36:55	KML LAW GROUP, 701 MARKET ST., SUITE 5000, PHILADELPHIA, PA 19106-1541
5278120	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 16 2022 18:40:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
5402942	Email/PDF: resurgentbknofications@resurgent.com	Nov 16 2022 18:44:52	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5402941	Email/PDF: resurgentbknofications@resurgent.com	Nov 16 2022 18:45:02	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5297775	Email/PDF: resurgentbknofications@resurgent.com	Nov 16 2022 18:44:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5278121	+ EDI: AISMIDFIRST	Nov 16 2022 23:43:00	MIDLAND MORTGAGE CO, ATTN: CUSTOMER SERVICE/BANKRUPTCY, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648
5301678	+ EDI: AISMIDFIRST	Nov 16 2022 23:43:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
5278123	+ Email/Text: bankruptcynotices@psecu.com	Nov 16 2022 18:40:00	P S E C U, ATTENTION: BANKRUPTCY, PO BOX 67013, HARRISBURG, PA 17106-7013
5294877	EDI: PRA.COM	Nov 16 2022 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5289968	Email/Text: bankruptcynotices@psecu.com	Nov 16 2022 18:40:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5298109	EDI: Q3G.COM	Nov 16 2022 23:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5298108	EDI: Q3G.COM	Nov 16 2022 23:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5278108	+ Email/Text: karen.brown@treasury.gov	Nov 16 2022 18:40:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5278125	+ Email/Text: BKRMailOPS@weltman.com	Nov 16 2022 18:40:00	STERLING JEWELERS/KAY JEWELERS, ATTN: BANKRUPTCY, 375 GHENT RD, AKRON, OH 44333-4601
5278126	+ EDI: RMSC.COM	Nov 16 2022 23:43:00	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5278127	+ EDI: RMSC.COM	Nov 16 2022 23:43:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5279157	+ EDI: RMSC.COM	Nov 16 2022 23:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

			23541-1021
5278128	+ EDI: WTRRN BANK.COM	Nov 16 2022 23:43:00	TARGET, ATTN: BANKRUPTCY, PO BOX 9475, MINNEAPOLIS, MN 55440-9475
5278129	+ Email/Text: paparalegals@pandf.us	Nov 16 2022 18:40:00	TD BANK USA, N.A., C/O GREGG MORRIS, 213 E. MAIN STREET, CARNEGIE, PA 15106-2701
5278130	+ Email/Text: ECMCBKNotices@ecmc.org	Nov 16 2022 18:40:00	U.S. DEPARTMENT OF EDUCATION, ECMC/BANKRUPTCY, PO BOX 16408, SAINT PAUL, MN 55116-0408
5278131	+ EDI: USBANKARS.COM	Nov 16 2022 23:43:00	US BANK/RMS CC, ATTN: BANKRUPTCY, PO BOX 6351, FARGO, ND 58125-6351
5278133	Email/Text: kcm@yatb.com	Nov 16 2022 18:40:00	YORK ADAMS TAX BUREAU, 1405 N. DUKE STREET, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ascendium Education Solutions, Inc.
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5278106	*+	AMANDA D. DANUSKI, 3000 BARLEY CIRCLE, DOVER, PA 17315-4596
5298613	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5278124	##+	PA OFFICE OF VOCATIONAL REHABILITAT, 1521 NORTH 6TH STREET, HARRISBURG, PA 17102-1104

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2022 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 1 Amanda D. Danuski bdiefenderfer@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify.bestcase.com
Brian C Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepate.com JSpears@ecf.courtdrive.com

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Steven M. Carr (Trustee)
stevecarr8@comcast.net pa31@ecfbis.com;debclick@comcast.net;jessmacek1@gmail.com

United States Trustee
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Amanda D. Danuski

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0323

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-05163-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amanda D. Danuski

11/16/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.